

In re:
Richard N. Harding
Debtor

Case No. 19-11995-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 20, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:

Recip ID	Recipient Name and Address
db	+ Richard N. Harding, 3624 Glenn Street, Philadelphia, PA 19114-1705

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Richard N. Harding brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
JODI L. HAUSE	on behalf of Creditor WELLS FARGO BANK N.A. jodi.hause@phelanhallinan.com, paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

LLOYD S. MARKIND

on behalf of Creditor Ford Motor Credit Company LLC efiling@markindlaw.com

MARIO J. HANYON

on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	
Richard N. Harding	:	Chapter 13
	:	Case No.: 19-11995
Debtor(s)	:	


**STIPULATION OF SETTLEMENT OF OBJECTION TO PROOF OF CLAIM #5-2
FILED BY REGIONAL ACCEPTANCE CORPORATION**

This matter having been brought before the Court by Objection to Proof of Claim Number 5-2 filed by Regional Acceptance Corporation the following is Stipulated to between the undersigned parties:

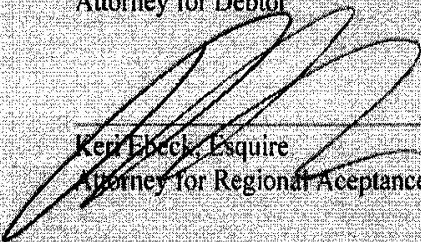
1. The Instant Bankruptcy Matter was filed on March 29, 2019 as a Chapter 13 case and assigned case number 19-11995-AMC.
2. The Chapter 13 Plan was Confirmed by the Honorable Court on October 4, 2019.
3. On October 11, 2019 Regional Acceptance Corporation filed a Motion for Relief From the Automatic Stay regarding a delinquency on the subject 2017 Ram 1500.
4. The Order Granting Relief was entered by this Honorable Court on November 5, 2019.
5. On or about March 31, 2020, an amended Claim numbered 5-2 was filed by Regional Acceptance Corporation "the Claimant" in the amount of \$24,652.45.
6. The Chapter 13 Trustee filed a Motion to Dismiss the instant case on October 5, 2022 and the Objection to Proof of Claim numbered 5-2 was filed by Debtor's counsel on October 11, 2022.
7. In resolution of the Objection to Proof of Claim numbered 5-2 it is hereby agreed that the subject claim shall be reduced by 50% to \$12,326.23 and an amended Proof of Claim shall be filed by the Claimant.
8. Through the remainder of the Chapter 13 Plan, the Debtor shall pay the Claimant the sum of \$6,163.12 (50% of the amended Claim) by way of a modified Chapter 13 Plan to be filed within 30 days of the filing of an amended Proof of Claim by the Claimant.

9. Upon satisfaction of the Chapter 13 Plan, the Debtor shall pay the sum of \$6,163.11 directly to the Claimant by way of 11 successive monthly payments in the sum of \$500.00 and the final and 12th payment shall be in the sum of \$663.11.

We hereby agree to the form and entry of this Order:


Brad J. Sadek, Esq.
Attorney for Debtor

Dated: 1/19/23


Keri Ebeck, Esquire
Attorney for Regional Acceptance Corporation (Claimant)


Dated: 1/19/23

/s/ Kenneth E. West, Esq.

Kenneth E. West, Esq.
Standing Chapter 13 Trustee

Dated: 1/12/23

BY THE COURT:



HONORABLE ASHELY M. CHAN
UNITED STATES BANKRUPTCY JUDGE

Dated: January 20, 2023